

RETIREMENT

Disability and Service

Disability Retirement.....	2
Requirements	2
Application for Disability Retirement	2
Service Retirement	3
Requirements	3
Application for Retirement	3

RETIREMENT

Disability and Service

Disability Retirement

Requirements

A member is *eligible to apply* for disability retirement with the ERS if the member is “in service” with a minimum of 10 years of creditable service. **A member who has terminated employment is not eligible to apply for a disability retirement benefit.**

- A member is considered “in service” if currently working or on an official leave of absence with or without pay for one year which may be extended for no more than one additional year.
- A member is not considered to be working while receiving workman’s compensation benefits.

To qualify for a disability benefit, the member must be determined by the ERS Medical Board to be permanently incapacitated, either mentally or physically, to perform his or her current duties.

(If a State Policeman incurs a service-connected disability, he or she may retire on disability without a minimum service or age requirement.)

Application for Disability Retirement

An APPLICATION FOR RETIREMENT (FORM 10) and a STATEMENT BY EXAMINING PHYSICIAN must be remitted to the ERS no less than 30 days nor more than 90 days prior to the proposed effective date of retirement. Both forms must be received before an effective retirement date can be determined. The effective retirement date is always the first day of a month.

- **Application for Retirement (Form 10):** Must be completed by the **member** and notarized.
- **Agency Certification:** The agency must complete the Employer Certification section on the APPLICATION FOR RETIREMENT.
- **Report of Disability Packet:** The member’s attending physician(s) completes the Part I: STATEMENT BY EXAMINING PHYSICIAN. The member completes the PART II: APPLICANT AUTHORIZATION.
- Direct deposit of retirement checks is a strongly recommended option. The RSA DDR, DIRECT DEPOSIT AUTHORIZATION, is included in the RETIREMENT APPLICATION PACKET. The member and an official of the member’s selected financial institution (bank) will complete this form. The RSA DDR may be submitted with the APPLICATION FOR RETIREMENT or separately.

The completed application is placed before the Medical Board, which meets once a month, usually the first Tuesday of the month. Once the application is reviewed, the member will be notified of the Board's decision.

When the FORM 10 and STATEMENT BY EXAMINING PHYSICIAN are submitted separately to the ERS, the retirement date will be determined by the date the ERS receives the last form, unless the member is simultaneously eligible for service retirement. When the member is eligible for service retirement, the retirement date will be determined by the date the FORM 10 is received. For service eligible members who are disabled, the physician's report must be received prior to the retirement date.

Service Retirement

Requirements

If the employing agency **has adopted or is under the provisions of Act 88-548**, a member is eligible for service retirement:

- at age 60 with 10 or more years of creditable service, **or**
- at any age with 25 or more years of creditable service

If the employing agency **has not adopted or is not under the provisions of Act 88-548**, a member may retire:

- at age 60 with 10 or more years of creditable service, **or**
- at any age with 30 years or more of creditable service.

Any agency that has elected ERS membership after October 1, 1988, is covered under the provisions of 25-year retirement eligibility.

Application for Retirement

- **An APPLICATION FOR RETIREMENT (FORM 10)** must be submitted to the ERS **no less than 30 days nor more than 90 days prior to the effective date of retirement.** The effective retirement date is always the first day of a month. The Form 10 must be completed by the member and notarized.
- **Agency Certification:** The agency must complete the Employer Certification section on the APPLICATION FOR RETIREMENT.

Direct deposit of retirement checks is a strongly recommended option. The RSA DDR, DIRECT DEPOSIT AUTHORIZATION, is included with the RETIREMENT APPLICATION PACKET. The member and an official of the member's selected financial institution (bank) will complete this form. The RSA DDR may be submitted with the APPLICATION FOR RETIREMENT or separately.

The member may file an APPLICATION FOR RETIREMENT (FORM 10) directly with the ERS without the employer certification, which will establish the employee's retirement

date. Upon receipt, the ERS will send the FORM 10 to the employing agency for completion of the Employer Certification section of the form. If the member is age 60 and vested (more than 10 years of service) and has not been employed with an agency covered by the RSA for over six months, no employer certification is necessary.

If the agency fails to submit the APPLICATION FOR RETIREMENT within the filing period for the requested retirement date, the employee's retirement date will be delayed.

Note: A member may cancel his or her APPLICATION FOR RETIREMENT, provided that the cancellation is made in writing prior to the effective date of retirement.